Freedom Filer®

**Resource Labels**
- Articles, clippings, flyers, brochures, notes etc.
- Astronomy
- Business Resources
- Career Ideas
- Child-Future Activities
- Child-Rearing
- Clothing/Fashion
- Educational Programs
- Entertaining/Parties
- Entertainment & Arts
- Financial/Investing
- Food/Wine
- Games & Puzzles
- Gardening Tips
- Gift Ideas
- Health & Fitness
- Hobbies
- Home Decorating
- Household Hints
- Humor/Inspiration
- Maps & Directions
- Music/Songs
- Recreation/Parks
- Relationships & Love
- Sciences/Technical
- Self/Improvement
- Shopping “I Wish”
- Social Issues
- Travel/Vacation
- Will & Estate Plan Info.

**Active Labels**
- Papers requiring action or immediate follow-up
- Days 1-31 of Month
- Days 1-8 of Month
- Days 9-15
- Days 16-23
- Days 24-31
- January thru December (By Month)
- In Box (To Sort)
- Bills To Pay
- Calls/Letters Etc.
- Coupons/Offer
- Current Projects
- Entry/Photocopy
- Estimates
- Events, Upcoming
- Legal, Unresolved
- Meetings (To Discuss)
- Reading
- Reconcile (Receipts)
- Waiting For Response
- Out Box/Errands

**Monthly Labels**
- January thru December (By Month)
- Bank, Checking Etc.
- Credit Card #1, #2...
- Investment Account
- Loan/Lease Payments
- Mortgage Statements
- Utility/Telephone/TV...
- Receipts

**Tax Labels**
- Tax Documents
- Deductions (By Category)
- Income, W2, Misc.
- Bank Statements
- Credit Card
- Business Bank/Income
- Business Credit Card
- Business Expenses (Also By Category)
- Rent/Royalties Revd.
- Rent/Royalty Expns. (Also By Category)
- Unreimbursed Expns. (Also By Category)

**Tax Archive Labels**
- Tax Year 0..9
- Tax Decades 0..99

**Use**
- Month folders are strongly recommended for filing all paid bills, monthly statements, petty receipts, and any other miscellaneous items that do not have a home (note: if you prefer to keep monthly statements separated by account, you may use any of the labels listed below).
- bank statements, deposits, withdrawals, ATM receipts, cancelled checks, notices (or file by month)
- credit card statements, reconciled receipts, notices (or file by month)
- monthly statements for brokerage, 401K, or money market accounts, trade confirmations, notices (or file by month—note: file 1099 in Income, W2, Misc.)
- monthly statements for loans and leases (or file by month—note: file 1098 in Income, W2, Misc.)
- monthly statements for mortgage (or file by month—note: file 1098 in Income, W2, Misc.)
- paid bills, notices (or file by month—note: you may file contracts, rates and service information in Service Providers or according to the type of service)
- a place for petty receipts if you do not use month folders (e.g. groceries, supplies etc.)

**Use**
- “catch all” for any tax-related documents (use just this folder if your tax deductions are few)
- if applicable, set up a folder for each category of tax deductible expenses (see label sheet 2A for categories you might use)
- records of income, W2, 1099, 1098, K1 etc., annual gain/loss summaries, income from sale of home or property, miscellaneous year-end statements (e.g. social security)
- personal bank statements, deposits/withdrawals, cancelled checks, notices (use this folder only if you rely on your bank statements to determine your taxes, otherwise file in Monthly)
- personal credit card statements, reconciled receipts, & notices (use this folder if you rely on your credit card statements to determine your taxes, otherwise file in Monthly)
- business banking statements or records of income (e.g. deposit slips, invoices)
- business credit card statements, reconciled receipts, notifications (use this label if you rely on your business credit card statements to determine your expenses, otherwise file in Monthly)
- receipts for any business related expenses (see label sheet 2B for detailed categories that may be used to begin a new section)
- records of rental or royalty income
- receipts for expenses related to rental property or royalties (see label sheet 2B for detailed categories that may be used to begin a new section)
- business related expenses which your employer will not reimburse (see label sheet 2A for detailed categories that may be used to begin a new section)

**Use**
- tax returns and supporting documents for the last ten years (also any expired policies, contracts, and agreements to be retained for ten years or more)
- if needed, actual tax forms such as 1040, W2, 1099 etc. to be kept beyond ten years (also any expired agreements that must be kept for more than ten years in case of extended statutes of limitations—see Questions & Answers for document retention guidelines)

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*Use Remove/Replace files instead of Resource files to hold any current policies, contracts, and up-to-date administrative documents. See label sheet 5A for examples.

**You may use labels for individual days of the month (1-31) to create a “folder file”. A “folder file” allows you to file any paper requiring action into a folder according to the day of month you plan to act. Set up a separate folder for each day of the month or group days together (e.g. Days 1-8, Days 9-15, Days 16-23, Days 24-31).

Optimal: Place color-coded tabs called “Document Path Indicators” on top of Active labels (e.g. Bills To Pay) to remind you in which color-coded section you need to refile papers after they have been acted upon. See dots on sheets 10, 24, 48.

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**Label Index**

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<th>Permanent Labels</th>
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<th>Remove/Replace Labels</th>
<th>Use</th>
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<tbody>
<tr>
<td><strong>Auto Records</strong></td>
<td>documents useful for the resale of your car or truck such as the title, original papers, smog tests, service and improvement records (you may use separate folders for improvements, oil/lube, service/repair, and titl/papers—see label sheet 4A—note: file monthly auto loan payments in (Monthly))</td>
<td><strong>911/Emergency List</strong></td>
<td>important emergency contacts (e.g.: friends, relatives, neighbors, doctors etc.—or file in (Insurance, Health))</td>
</tr>
<tr>
<td><strong>Certificates, Birth Etc.</strong></td>
<td>certificates of birth, marriage, adoption, baptismal, naturalization etc., also social security cards and passports (originals may be kept in a safe deposit box)</td>
<td><strong>Address/Phone List</strong></td>
<td>list of phone numbers etc. (consider keeping a dedicated address book or contact file)</td>
</tr>
<tr>
<td><strong>Education Records</strong></td>
<td>grade reports, academic transcripts, credentials, evaluations, honorary achievement awards (set up separate folders for each family member)</td>
<td><strong>Associations/Clubs (Also By Category)</strong></td>
<td>recent association newsletter, meeting times (current schedules), policies, membership info. (note: file trivial memos and correspondence in (Monthly))***</td>
</tr>
<tr>
<td><strong>Genealogy</strong></td>
<td>family trees, ancestor history, biographical records (you may set up separate files for each parent)</td>
<td><strong>Business Licenses</strong></td>
<td>business licenses, fictitious name registration, re-seller permit, etc.</td>
</tr>
<tr>
<td><strong>Home Records</strong></td>
<td>documents useful for the resale of your home—title/deed, escrow closing, improvement records (you may use separate folders for improvements, maintenance, and title/escrow—see label sheet 4A—if you sell your home, re-file all records of improvement costs, the original purchase price, and the final sale price in (Income, W2, Misc.)—note: file home loan payments in (Monthly) and file year-end 1098 forms in (Income, W2, Misc.)</td>
<td><strong>Career/Resume</strong></td>
<td>current draft of resume, career counselor profiles, letters of recommendation (or file in Employment Package—you may re-file historical resumes in Education Records)***</td>
</tr>
<tr>
<td><strong>Investments Owned</strong></td>
<td>investment purchases not tracked by your broker such as stock options, treasury bonds, notes, CDs (certificates of deposit), appraisals of antiques and art owned, cost basis for inherited stocks (if you sell an investment, re-file any records showing the original purchase price and sale price in Income, W2, Misc.)</td>
<td><strong>Child's Files</strong></td>
<td>children’s school &amp; club schedules, newsletters, rosters, &amp; policies (or file in Associations/Clubs)</td>
</tr>
<tr>
<td><strong>Loan Payment History</strong></td>
<td>Optional: for keeping a record of all payments toward a loan or to a creditor—you may use this tab to document your payment history for purposes of applying for future loans (otherwise you may rely on bank statements, ten years of tax records including yearly loan payment summaries, and letters of credit which are easily available)</td>
<td><strong>Credit History Report</strong></td>
<td>recent credit reports (or file in Mortgage/Rental when using “Quick Start” system)</td>
</tr>
<tr>
<td><strong>Medical Records</strong></td>
<td>laboratory results, diagnostic reports, actual treatments received including operations, surgeries, and prescriptions taken (set up separate folders for each family member—note: file medical bills and payment receipts with Deductions or (Monthly))</td>
<td><strong>Employment Package</strong></td>
<td>employment contract &amp; benefits package (you may re-file previous employment packages in Monthly or Tax Documents to keep for additional time)***</td>
</tr>
<tr>
<td><strong>Memories</strong></td>
<td>memorabilia and keepsakes including saved letters, family news etc. (these items are best kept in a photo album or memorabilia box)</td>
<td><strong>Events/Birthdays List</strong></td>
<td>list of birthdays, anniversaries and special dates (consider using a paper or electronic calendar)</td>
</tr>
<tr>
<td><strong>Pet Records</strong></td>
<td>your pet’s veterinary records, registrations, pet show awards etc. (set up a separate folder for each pet)</td>
<td><strong>Financial Plan/Budget</strong></td>
<td>budget chart, statement of financial goals and written plan (or keep with Monthly in current month)</td>
</tr>
<tr>
<td><strong>Pet Records</strong></td>
<td>your pet’s veterinary records, registrations, pet show awards etc. (set up a separate folder for each pet)</td>
<td><strong>Home Inventory</strong></td>
<td>list of all items of value in home for insurance purposes (or file in Insurance, Home)</td>
</tr>
<tr>
<td><strong>Rental Records</strong></td>
<td>if you own rental property, keep the title, escrow closing, and improvement records here (using labels provided, you may set up separate folders for improvements, maintenance, and title/escrow—if you sell your rental property, re-file records of improvement costs, the original purchase price, and the final sale price in Income, W2, Misc.—note: file loan payments in (Monthly) and file year-end 1098 forms in Income, W2, Misc.)</td>
<td><strong>Ideas/Goals List</strong></td>
<td>lists of goals and ideas (consider using a daily planner or keep with Monthly in current month)</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Insurance, Auto/Home...</strong></td>
<td>current policy with all related addenda, most recent declarations (you may re-file previous insurance policies in Monthly or Tax Documents to keep for additional time)***</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Legal, Family...</strong></td>
<td>court orders and ongoing legal agreements: e.g. custody, alimony (or file in Will/Trust (Legal))</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Leases/Leases</strong></td>
<td>loan or lease agreements (e.g. auto loan, educational loans—or file in Mortgage/Rental)</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Mortgage/Rental</strong></td>
<td>mortgage/rental agreement (re-file previous mortgage agreements in Tax Documents)***</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Passwords/Codes</strong></td>
<td>list of passwords &amp; codes for alarms, locks, accounts, internet etc. (or file in Service Providers)</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Rental Management</strong></td>
<td>property management agreements and landlord administrative files (if you own rental property)</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Safe/Storage List</strong></td>
<td>lists of items in safe deposit box and in storage (or file in Insurance, Home)</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Service Providers (Also By Category)</strong></td>
<td>contracts, benefits, rates &amp; customer service info. (you may re-file previous service provider agreements in Monthly or Tax Documents to keep for additional time)***</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Transit Schedules</strong></td>
<td>frequent flyer miles program policies, current accumulated credits (or file in Service Providers)</td>
</tr>
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<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Travel/Miles Programs</strong></td>
<td>bus, train, trolley, shuttles etc. timetables, map of routes (or file in Service Providers)</td>
</tr>
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<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Wallet Contents</strong></td>
<td>list of wallet contents, phone numbers, photocopy of ID etc. (or file in Insurance, Home)</td>
</tr>
<tr>
<td><strong>Warranties &amp; Manuals</strong></td>
<td>important product warranties and manuals along with receipts (you may use separate folders for various product categories—see label sheet 4A—note: override manuals belong on a shelf or can be stowed nearby the product—file trivial warranties and manuals in (Monthly))</td>
<td><strong>Will/Trust (Legal)</strong></td>
<td>active wills, trust agreements, LLCs etc. (you may set up a separate folder for each will or trust)</td>
</tr>
</tbody>
</table>

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*Optional: Place light-blue dots called “Document Path Indicators” on top of Permanent labels to remind you to re-file property or investment records into a Tax folder when sold. See dots on label sheets 2C. Also see Questions & Answers for document retention guidelines.

**Visit www.freedomfiler.com to print free blank forms and lists.**

***Optional: Place color-coded dots called “Document Path Indicators” on top of Remove/Replace labels to remind you in which color-coded section you need to re-file outdated papers at the time they are replaced. See dots on label sheets 1B, 2C, and 4B. You may use different Tax folder names to suit your needs. Also see Questions & Answers for document retention guidelines.